



Your greatest asset is your ability to earn income!

A simple formula to illustrate your life insurance needs is the DIME:

- D** The lump sum needed to pay off outstanding debts and final expenses.
- I** The monthly income needed to provide for the ongoing living expenses of the survivors.
- M** The lump sum needed to pay off the mortgage.
- E** The lump sum needed to provide for college education of the children.

D (Death and Debt) \$ _____

I (Income Replacement) \$ _____
(Monthly amount for ___ years)

M (Mortgage) \$ _____

E (Education) \$ _____

Total Lump Sum Needed \$ _____

Less Current Liquid Assets \$ _____ (optional)

Lump Sum Needed \$ _____ \$ _____
(Monthly amount for ___ years)

- **In the event of a premature death, there are two needs that should be considered for surviving family members: immediate cash needs and income replacement for a period of time. Typically, life insurance proceeds provide one of the most cost-effective methods of generating cash and income to satisfy these two very important needs.**
- **Adequate life insurance is a vital component of a family financial game plan. Unfortunately, many people have only a fraction of the amount they need to fully cover their financial responsibilities.**

CAPITALChoice Financial Services, Inc. is a network of independent business men and women representing various life and health insurance companies Home Office 320 N. Broad St Thomasville GA 31792 - 800-562-8233.

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You may call for a free quote or Fax this form to 800-507-3009

Your Name: _____ Your Phone: _____ Your Email: _____